



TEAMSTERS LOCAL 170 HEALTH & WELFARE FUND

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*** IMPORTANT BENEFIT INFORMATION ***
For BCBSMA ACTIVE and RETIREE PLANS

**TEMPORARY SPECIAL ENROLLMENT PERIOD FOR INDIVIDUALS LOSING
MEDICAID AND CHIP COVERAGE**

August 11, 2023

Dear Teamsters Local 170 Health & Welfare Fund Member:

This letter is to inform you of temporary changes, effective March 31, 2023, which will expire July 31, 2024 to extend the period for special enrollment for individuals losing Medicaid and CHIP Coverage.

Generally, eligibility for Medicaid coverage must be renewed each year. However, during the COVID-19 public health emergency, most Medicaid coverage terminations were paused to minimize coverage loss during the pandemic. The continuous enrollment condition expired on March 31, 2023, under the terms of the Consolidated Appropriations Act, 2023. Across the country, state Medicaid agencies are currently in the process of resuming regular eligibility and enrollment operations, which includes renewing coverage for all individuals enrolled in Medicaid and Children's Health Insurance Program (CHIP) and terminating coverage for individuals who are no longer eligible.

It is anticipated that people will lose Medicaid and CHIP coverage because they are no longer eligible for the programs.

Given the exceptional circumstances surrounding the resumption of Medicaid and CHIP renewals for the first time in three years, many individuals may need more than the typical 60-day window after loss of Medicaid or CHIP coverage to apply for and enroll in other coverage. For example, employees may not realize that they lost their Medicaid or CHIP coverage until they access care, since they may have missed notices from their state agency, and then missed their opportunity to enroll in other coverage.

To help address this, the Centers for Medicare & Medicaid Services (CMS) has announced a temporary special enrollment period on HealthCare.gov, through which Marketplace-eligible consumers who lose Medicaid or CHIP coverage and come to HealthCare.gov anytime between March 31, 2023 and July 31, 2024 will be able to enroll.

The Trustees of the Teamsters Local 170 Health & Welfare Fund have amended their group health plans to extend the period for special enrollment under their plans beyond the minimum 60-day period required by statute for individuals losing Medicaid and CHIP. Individuals losing Medicaid and CHIP will instead be able to enroll anytime between March 31st, 2023 and July 31st, 2024, in recognition of the complicated transition and the importance of maintaining life-saving coverage for employees and their families.

The Trustees of the Teamsters Local 170 Health & Welfare Fund encourage employees who are covered under Medicaid or CHIP to update their contact information with their state agency. Employers can utilize CMS resources to help with messaging available at [medicaid.gov/unwinding](https://www.medicaid.gov/unwinding), including the employer fact sheet available at <https://www.medicaid.gov/resources-for-states/downloads/employee-coverage-loss-factsheet.pdf>, and direct employees to [medicaid.gov/renewals](https://www.medicaid.gov/renewals) for more information.

Employees are also reminded that they may be eligible for free or low-cost health coverage through the Marketplace if they are not eligible for employer-sponsored or other employment-based coverage that is affordable and meets minimum standards. Employees can visit <https://www.healthcare.gov/medicaid-to-marketplace/> for more information.

If you have questions regarding this eligibility change please contact the Teamsters Local 170 Health & Welfare Fund at 508-791-3416.

Respectfully yours,

The Board of Trustees
Teamsters Local 170 Health & Welfare Fund

This document is intended to serve as a "Summary of Material Modifications" (SMM) pursuant to the requirements of Section 104 of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). This SMM is provided to notify you of certain changes to the Teamsters Local 170 Health & Welfare Fund Benefit Plan. The effective dates of the changes are noted. Please keep this SMM with your Summary Plan Description for future reference. This document summarizes certain provisions of the Plan. If there is any conflict between the terms of the Plan document and this document, the terms of the Plan document will govern. The Teamsters Local 170 Health & Welfare Fund reserves the right to interpret and resolve any ambiguities in the Plan or any document relating to the Plan. If you have any questions after reviewing the SMM, you may call the Health & Welfare Fund at 1-508-791-3416. The Teamsters Local 170 Health & Welfare Fund reserves the right to change or terminate the health care benefits you currently receive, to change or terminate the eligibility of classes to be covered by the health plan, to change or terminate any health plan term or condition, and to terminate the entire health plan or any part of it at any time and for any reason. No consent of any employee/retiree is required to terminate, modify, amend or change the health care benefits provide by Teamsters Local 170 Health & Welfare Fund.

Teamsters Local 170 Health & Welfare Fund does not discriminate on the basis of race, color, national origin, age, disability or sex.